

GROUP LIMITED HEALTHCARE PROGRAM

Help protect yourself against potential gaps in healthcare coverage

<For employees of ABC Company>



EMPLOYEE
BROCHURE

Important: This program provides access to limited benefit accident and sickness indemnity<and /, critical illness> <and term life> insurance. It is a program offering discounts on certain medical care and health-related services. This program is **NOT** basic health insurance and is not a substitute for health insurance.

Program not available in CT, MA, MN, MT, NH, NJ or WA.

American General
Life Companies



James' Story¹

When an accident put James in the hospital, his health insurance covered many of his expenses — but it left him with a large deductible and leftover balance to pay. Group Limited HealthCare benefits could have helped cover those expenses and given his loved ones confidence with a large network of available providers and financial savings.

Did You Know?

Healthcare will cost the typical American household \$15,000 this year.

New York Times, How Much Does Healthcare Cost You?, July 2009.

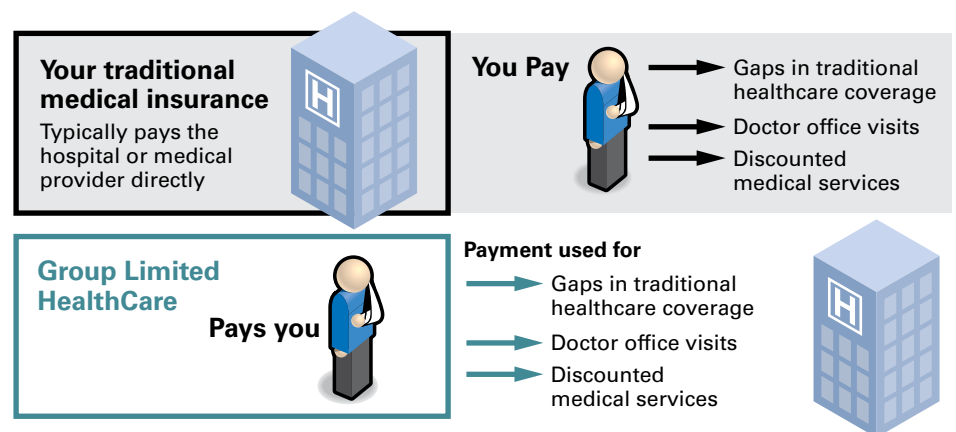
Why a Limited Healthcare Plan?

The Group Limited HealthCare plan can provide specific dollar amounts (indemnity insurance) and discount services to help employees with predictable medical expenses, such as doctor office visits, prescription drugs, diagnostic tests and more, whether they have other insurance or not.

Everyone wants to feel protected when it comes to taking care of their health and their loved ones — and traditional health insurance can leave you with co-payments, deductibles and balances to pay out of pocket. And in the event of a death, families can be left to cover these expenses on their own. The Group Limited HealthCare plan provides access to healthcare services, along with a variety of limited indemnity insurance benefits to help reduce this burden.

- Economical medical benefits for hospitalization, emergency room visits, routine child care and more.
- Access to sickness and indemnity insurance for accidental death and dismemberment.
- Optional group critical illness or term life insurance benefits may be added to the plan.²
- A network of more than 3,800 hospitals and more than 1.3 million provider locations.

How Does Group Limited HealthCare Work?



¹ Not an actual case; presented for illustrative purposes only.

² There may be a charge for the rider. See the rider for details regarding the benefit description, limitations and exclusions.

Benefit Summary

The following standard benefits are payable under the Group Limited HealthCare policy. See your certificate for details regarding benefit descriptions, limitations and exclusions. Each benefit is payable directly to the certificate holder.

Group Limited HealthCare Plan Benefits ³		
	<Bronze>	<Silver>
Wellness		
Physician Office Visit (per visit) Benefit paid if covered person visits a doctor's office for care or advice of injury or sickness covered under the policy	<\$XX>, up to <XX> visits per calendar year per insured and <XX> per family	<<\$XX>, up to <XX> visits per calendar year per insured and <XX> per family
Health Screening (per calendar year) One routine or preventive test per calendar year per insured	\$50	\$75
Outpatient Prescription Drug Benefit (per prescription)	<<\$XX>, up to <XX> per insured per calendar year>	<Not included>
Routine Child Care (per visit) Up to 4 visits per calendar year per insured child under 12 months of age	\$50	\$50
Hospital-Related		
Emergency Room Visit — Accident-Related (per visit) Up to 2 visits per calendar year per insured	<\$100>	<\$200>
Emergency Room Visit — Sickness-Related (per visit) Up to 2 visits per calendar year per insured	<\$75>	<\$75>
Hospital Admission (1 admission per calendar year) Admitted to a hospital as a resident bed patient due to a covered accident or sickness	<\$250>	<\$500>
Hospital Confinement (per day) <ul style="list-style-type: none"> ▪ Up to 30 days per confinement ▪ No elimination period ▪ Confined to a hospital as a resident bed patient due to a covered accident or sickness 	<\$100>	<\$250>
Intensive Care (per day) <ul style="list-style-type: none"> ▪ Up to 30 days per confinement ▪ Pays in addition to hospital confinement benefit while confined in a hospital intensive care unit for a covered accident or sickness 	<\$100>	<\$250>
Continuous Care (per day) Up to the lesser of the hospital confinement or 30 days	\$50	\$100
Ambulance to Hospital via Ground 2 per calendar year	\$100	\$100
Ambulance to Hospital via Air 2 per calendar year	\$500	\$1,000
Surgery-Related		
Surgery (based on surgical schedule) <ul style="list-style-type: none"> ▪ Performed by a physician ▪ Performed on an inpatient or outpatient basis for a covered accident or sickness 	<N/A>	<Up to \$1,090>
Anesthesia (percentage of the surgery benefit)	N/A	25%
DXL		
Diagnostic Tests, X-rays, Labs (per test) Performed on an outpatient basis due to covered sickness and also injuries from a covered accident	<\$XX>, up to <XX> per year	<\$XX>, up to <XX> per year
Death		
Accidental Death Spouse and child amounts only if included in coverage (per insured person)	Employee \$10,000 Spouse \$5,000 Child \$2,500	Employee \$10,000 Spouse \$5,000 Child \$2,500
Common Carrier Accidental death while riding in or on a common carrier	\$10,000	\$10,000

³ Plan benefits and provisions are subject to state insurance law, and may vary due to such law.

Group Limited HealthCare Plan Benefits³ (continued)

	<Bronze>	<Silver>												
Dismemberment														
Loss of: <ul style="list-style-type: none"> ■ Both hands and feet ■ Sight in both eyes ■ One hand and one foot ■ One hand or one foot ■ Speech and hearing in both ears 	<ul style="list-style-type: none"> ■ Hearing in one ear ■ Thumb and index finger of same hand ■ Sight in one eye ■ One hand and sight in one eye 	<table border="0"> <tr> <td>Employee</td> <td>\$10,000</td> <td>Employee</td> <td>\$10,000</td> </tr> <tr> <td>Spouse</td> <td>\$5,000</td> <td>Spouse</td> <td>\$5,000</td> </tr> <tr> <td>Child</td> <td>\$2,500</td> <td>Child</td> <td>\$2,500</td> </tr> </table>	Employee	\$10,000	Employee	\$10,000	Spouse	\$5,000	Spouse	\$5,000	Child	\$2,500	Child	\$2,500
Employee	\$10,000	Employee	\$10,000											
Spouse	\$5,000	Spouse	\$5,000											
Child	\$2,500	Child	\$2,500											
Loss of: One or more fingers or toes	Employee \$2,500.00	Spouse \$1,250.00 Child \$625.00												
Paralysis														
Quadriplegia Total paralysis of the body from the neck down	Employee \$2,500.00	Spouse \$1,250.00 Child \$625.00												
Hemiplegia Complete paralysis of only one side of the body	Employee \$1,250.00	Spouse \$625.00 Child \$312.50												
Paraplegia Complete paralysis of the lower half of the body	Employee \$1,250.00	Spouse \$625.00 Child \$312.50												
Uniplegia Complete paralysis of one limb	Employee \$625.00	Spouse \$312.50 Child \$156.25												
<Group Critical Illness Insurance Rider²>														
<ul style="list-style-type: none"> ■ Lump-sum benefits payable upon initial diagnosis of a covered illness or condition ■ Includes invasive cancer, heart attack, kidney failure, stroke, ADL at 100% of the benefit amount ■ Includes in situ cancer and coronary artery bypass at 25% of the benefit amount ■ Spouse and child coverage available > 	<table border="0"> <tr> <td><Employee</td> <td>N/A></td> <td><Employee</td> <td>N/A></td> </tr> <tr> <td><Spouse</td> <td>N/A></td> <td><Spouse</td> <td>N/A></td> </tr> <tr> <td><Child</td> <td>N/A></td> <td><Child</td> <td>N/A></td> </tr> </table>	<Employee	N/A>	<Employee	N/A>	<Spouse	N/A>	<Spouse	N/A>	<Child	N/A>	<Child	N/A>	
<Employee	N/A>	<Employee	N/A>											
<Spouse	N/A>	<Spouse	N/A>											
<Child	N/A>	<Child	N/A>											
<Group Term Life Insurance²>														
<ul style="list-style-type: none"> ■ Full benefit amounts for employee ■ Accelerated death benefit included ■ Available for employee, spouse and children > 	<table border="0"> <tr> <td><Employee</td> <td>\$5,000></td> <td><Employee</td> <td>\$5,000></td> </tr> <tr> <td><Spouse</td> <td>\$2,500></td> <td><Spouse</td> <td>\$2,500></td> </tr> <tr> <td><Child</td> <td>\$2,500></td> <td><Child</td> <td>\$2,500></td> </tr> </table>	<Employee	\$5,000>	<Employee	\$5,000>	<Spouse	\$2,500>	<Spouse	\$2,500>	<Child	\$2,500>	<Child	\$2,500>	
<Employee	\$5,000>	<Employee	\$5,000>											
<Spouse	\$2,500>	<Spouse	\$2,500>											
<Child	\$2,500>	<Child	\$2,500>											

<Prescription Drug Insurance Program>

	<Plan 1>
<Generic Formulary Medications>	<\$10 copayment per 30-day supply>
<Generic Formulary Oral Contraceptives>	<\$15 copayment per 30-day supply>
<Brand-Name Formulary Medications>	<N/A>
<Non-Formulary Medications (unlimited use)>	<100% of the discounted price>
<Annual Maximum (per individual)>	<\$1,500>

<Catalyst Rx is the full service Pharmacy Benefit Manager. The prescription drug insurance program is administered by Core V Solutions, Inc., Frisco, TX and underwritten by Fidelity Security Life Insurance Company, Kansas City, MO. Form numbers M-9031 and M-9022; policy numbers PD-329 and PD330. Sold in conjunction with the Group Limited HealthCare program — cannot be sold standalone. Not available in MA, ME, MN, NH, NY, UT or WA.>

<Group Limited Healthcare Program <Monthly> Rates>

<(These rates are effective <11/11/2007> and are good until quote expires.)>

<Employer-Funded>	<Bronze>	<Silver>
<Employee>	<\$XX.XX>	<\$XX.XX>
<Employee + Spouse>	<\$XX.XX>	<\$XX.XX>
<Employee + Child(ren)>	<\$XX.XX>	<\$XX.XX>
<Family>	<\$XX.XX>	<\$XX.XX>

<The group accident and sickness indemnity <and term life >insurance products are available as standalone coverages, which may be purchased separately. Such standalone insurance benefits may be subject to different terms, costs and eligibility rules.>

<Prescription Drug Insurance Program <Monthly> Rates>

<Employer-Funded>	<Plan 1>
<Employee>	<\$XX.XX>
<Employee + Spouse>	<\$XX.XX>
<Employee + Child(ren)>	<\$XX.XX>
<Family>	<\$XX.XX>

What Can Group Limited HealthCare Offer Me?

Added Security

- Benefits payable for a wide range of healthcare expenses, including doctor visits, hospitalization, surgery and routine child care.

Financial Advantages

- Claims repriced at point of service, resulting in immediate savings to the insured.
- Benefits paid directly to you (unless you assign them to a doctor or hospital).
- Discounted medical services as well as dental, vision and prescription savings.
- Access to discounted medical services through three of the nation's largest provider networks — Beech Street, Galaxy and Private Healthcare Systems.

Convenience and Flexibility

- Guaranteed issue means no health questions asked, and there are no pre-existing condition exclusions (except pregnancy).
- Spouse and children coverage available.

See Benefit Payment Charts for additional information.

Lower-Cost Prescription

Drug Alternatives

Generic drugs can help you save money on prescriptions — you may want to ask your doctor if a generic equivalent is available.

A generic drug has the same active ingredient, strength, dosage form as the brand-name product. (Source: U.S. Food and Drug Administration, www.fda.gov, April 2010.)

Discount Medical Services

The Group Limited HealthCare program includes a rich portfolio of discount medical products and services offered through **Careington**. (American General Life Insurance Company of Delaware and American International Life Assurance Company of New York are not affiliated with any of the services listed in this section.)

Instant Savings on Healthcare Costs

- Access to three national networks with more than 1.3 million provider locations, 3,800 hospitals and 40,000 ancillaries (lab, X-ray imaging, durable medical equipment and home healthcare).⁴
- Savings average 20 to 45 percent on medical services.
- Chiropractic/therapy treatment discounts of 25 to 30 percent at more than 17,000 providers nationwide.

24-Hour Nurse Line

- Immediate access to licensed, registered nurses through one toll-free number — available 24/7, 365 days a year.
- Information about prescription usage and over-the-counter medication usage and drug intervention.

Discount Vision

- Savings from 20 to 40 percent on exams, glasses and contact lenses at more than 40,000 providers nationwide.
- Replacement contact lenses may also be ordered by mail.

Discount Prescription

- Prescription discounts will continue even after the insured benefit has reached its maximum.
- On average, save 15 percent on brand-name drugs and 40 percent on generic drugs.
- Accepted in more than 56,000 pharmacies nationwide.

24-Hour Physician Line

- Access to a network of licensed primary-care physicians providing cross-coverage consultations 24/7, 365 days a year. Members pay a \$38 consultation fee when they speak with a physician.
- Physicians diagnose routine, nonemergency, medical problems via telephone, and recommend treatment and prescribe medication when necessary.

Discount Dental

- Save 20 to 50 percent on everything from general dentistry and cleaning to root canals, crowns and orthodontia; 20-percent savings for specialists.
- Access to more than 65,000 available dental practice locations nationwide.

Disclosures

1. THIS PLAN IS NOT INSURANCE.
2. Discount medical services are not available in NV.
3. The plan provides discounts at certain healthcare providers for medical services.
4. The plan does not make payments directly to the providers of medical services.
5. Plan members are obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount medical plan organization.
6. Discount Medical Plan Organization and Administrator: **Careington**, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Note to Utah residents: This contract is not protected by the Utah Life and Health Guaranty Association. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers.

About American General Life Companies (American General)⁵

Just as your family turns to you for security and peace of mind, millions of Americans turn to American General for help protecting their families against financial hardship.

- American General's companies are collectively the top issuers of insurance by face amount in the U.S. and an industry leader in its core businesses.
- American General's companies are closely regulated by state insurance departments, with ample reserves and capital to meet the long-term obligations to policyholders.
- American General's companies have more than 11.6 million policies in force, as of 12/31/07.⁶
- American General stands ready to pay claims, making on average \$24 million in claim payments every single business day.⁷
- Over the past five years, American General's companies have paid out \$17.5 billion in benefits to 1.6 million families and businesses.⁸
- According to leading independent ratings agencies, American General member insurers' financial strength ratings are excellent.
- The general account of each insurer is primarily invested in high-quality, investment-grade bonds, in accordance with state insurance requirements and investment guidelines.

⁴ Network hospitals are not available in AR, MD, UT, WV and WI.

⁵ Information regarding American General is for informational purposes only.

⁶ Source: Statutory Annual Statements for the Domestic Life Companies, 2007.

⁷ Source: Statutory Annual Statements for the Domestic Life Companies, as of June 30, 2008.

⁸ Source: Statutory Annual Statements for the Domestic Life Companies, 2003 – 2007.

Pre-existing Conditions, Limitations and Exclusions

Group Accident and Sickness Indemnity Insurance N20000, N20001, N20005, N20009, N20010)

No coverage shall be provided and no benefits will be paid for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks.

1. Suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury or any act of auto-eroticism.
2. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the insured person is:
 - a. Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
 - b. Performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft;
 - c. Riding as a passenger in an aircraft owned, leased or operated by the insured person's employer.
3. Declared or undeclared war, or any act of declared or undeclared war.
4. Full-time active duty in the armed forces, national guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the insured person is not covered due to his or her active duty status will be refunded. Loss caused while on short-term national guard or reserve duty for regularly scheduled training purposes is not excluded.)
5. The insured person's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
6. The insured person's being under the influence of drugs unless taken under the advice of and as specified by a physician.
7. The insured person's commission of or attempt to commit a felony.
8. Services and supplies which are not prescribed by a physician as necessary to treat an injury or sickness; are received without charge or legal obligation to pay; would not normally be paid in the absence of insurance; are received outside of the United States; or are received while incarcerated by legal authorities of any state or country for any reason.
9. Dental treatment unless due to an injury.
10. Cosmetic care, except for reconstructive plastic surgery required as a result of injury; to restore a normal bodily function; to improve functional impairment by anatomic alteration made as necessary as a result of a congenital birth defect; or for breast reconstruction following mastectomy.
11. Any injury or sickness covered under any state or federal workers compensation, Employers' Liability Law or similar law.
12. Services and supplies which are not due to an injury or sickness except as specifically provided.
13. Participating in any sport or sporting activity for wage, compensation or profit, including officiating or coaching; or racing any type of vehicle in an organized event.
14. Driving any taxi for wage, compensation or profit.
15. Mountaineering using ropes and/or other equipment; parachuting; or hang gliding.
16. Custodial care or rest.
17. Pregnancy if conception occurs prior to the effective date of the insured person's coverage under the policy.

<Group Critical Illness Insurance Rider (N20005)

This rider does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

1. The insured person's suicide, or intentional self-inflicted injury or sickness, while sane or insane.
2. The insured person's being under the influence of an excitant, depressant, hallucinogen, narcotic, other drug or intoxicant, including those taken as prescribed by physician.
3. The insured person's commission of or attempt to commit an assault or felony.
4. The insured person's engaging in an illegal activity or occupation.
5. The insured person's voluntary participation in a riot.
6. Any illness, loss or condition specifically excluded from the definition of any critical illness.
7. War, whether declared or not.
8. Balloon angioplasty, laser relief of an obstruction and/or other intra-arterial procedure.
9. Any injury or sickness covered under any state or federal workers compensation, Employers' Liability Law or similar law.>

<Group Term Life Insurance (G-L-60000 and G-LAD-40000)

For the term life portion of the policy, upon receipt of written proof, satisfactory to us, of an insured's death, we will pay the amount of insurance shown on the schedule of benefits page for the insured in accordance with the Beneficiary and Payment of Benefits and the Facility of Payment provisions shown in the policy. Covered spouse will receive 50 percent of amount of insurance shown on the schedule of benefits. Covered children will receive 25 percent of amount of insurance shown on the schedule of benefits.>

<Prescription Drug Insurance Program

Prescription drug benefits are based on a formulary not available for the following list of drugs.

1. All over-the-counter products and medications unless shown under the definition of prescription drug, including, but not limited to, electrolyte replacement, infant formulas, miscellaneous nutritional supplements and all other over-the-counter products and medications.
2. Blood glucose meters, insulin injecting devices.
3. Depo-Provera, levonorgestrel, condoms, contraceptive sponges, and spermicides, sexual dysfunction drugs.
4. Biologicals (including allergy tests), blood products, growth hormones, hemophilic factors, MS injectables, immunizations, all other injectables.
5. Aerochamber, Aerochamber with Mask, Peak Flow Meter, all other medical supplies and durable medical equipment.
6. Liquid nutritional supplements, pediatric Legend Drug Vitamins, prenatal Legend Drug Vitamins, prescribed versions of Vitamins Folic Acid and Niacin used in treatment versus as a dietary supplement, all other Legend Drug Vitamins and nutritional supplements.
7. Anorexiant, any cosmetic drugs including but not limited to, Renova, skin pigmentation preps, any drugs or products used for the treatment of baldness, topical dental fluorides.
8. Refills in excess of that specified by the prescribing physician, or refills dispensed after one year from the original date of prescription.
9. All newly marketed pharmaceuticals or currently marketed pharmaceuticals with a new FDA approved indication for a period of one year from such FDA approval for its intended indication.
10. Any drug labeled "Caution – limited by Federal Law for Investigational Use" or experimental drugs.
11. Any drug which the FDA has determined to be contraindicated for the specific treatment.
12. Drugs needed due to conditions caused, directly or indirectly, by an insured person taking part in a riot or civil disorder, or the insured person taking part in the commission of a felony.
13. Drug needed due to conditions caused, directly or indirectly, by declared or undeclared war or an act of war, or drugs dispensed to an insured person while on active duty in any Armed Forces.
14. Any expenses related to the administration of any drug.
15. Needles or syringes.
16. Drug or medicines taken while in or administered by a hospital or any other health care facility or office.
17. Drugs covered under Workers' Compensation, Medicare, Medicaid or other Governmental program.
18. Drugs, medicines or products which are not medically necessary.
19. Diaphragms, Erectile Dysfunction Legend Drugs; Infertility Legend Drugs.
20. Epi-Pen, Epi-Pen Jr, Ana-Kit, Ana-Guard, Glucagon-auto injection, Imitrex-auto injection.
21. Smoking deterrents, Legend or over-the-counter.
22. Brand-name prescription drugs are not covered under Plan One.

Dispensing limits and authorized refills: Retail – the lesser of a 30-day supply or specified unit doses.

Non-insurance drugs are available at a discounted price adjudicated at the time of purchase.>

Policies issued by:

American General Life Insurance Company of Delaware

Wilmington, Delaware

Policy Form Numbers G-LAD-40000, N20000, N20001, N20005, N20009 and N20010

American International Life Assurance Company of New York

New York, New York

Policy Form Number G-L-60000

www.americangeneral.com/employeebenefits

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American General Life Insurance Company of Delaware and American International Life Assurance Company of New York.

American General Life Companies insurers offer a broad spectrum of life insurance, fixed annuities, accident and health products and worksite benefits to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company of Delaware and American International Life Assurance Company of New York are the issuing insurer's responsibility. American International Life Assurance Company of New York is authorized to conduct insurance business in New York. Policies are not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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